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8 PATRICIA MAULDIN

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10 UNITED STATES BANKRUPTCY COURT

11 NORTHERN DISTRICT OF CALIFORNIA (SAN FRANCISCO)

12

In re:
13
14 PATRICIA MAULDIN,
15
16 Debtors.

CHAPTER 13

17 Bankruptcy Case No. 11-31183 SFM

18 **Hearing Date: November 16, 2011**
19 **Time: 01:35 PM**
20 **Judge: Montalli**
21 **Place: 235 Pine Street, 22nd Floor,**
22 **San Francisco, CA 94104**

23 DECLARATION OF DEBTOR IN SUPPORT OF RESPONSE TO TRUSTEE'S MOTION

24 TO DISMISS CASE PRIOR TO CONFIRMATION

25 I, Patricia Mauldin, declare as follows:

- 26 1. I am the debtor in the above case.
- 27 2. I have been actively and aggressively been pursuing confirmation for my Chapter 13
bankruptcy.
- 28 3. I am disabled and suffer from fibromyalgia, attention deficit disorder, a debilitating
back injury and depression which can be severe and overwhelming at times.
- 29 4. I have been greatly affected by the recent death of my grandmother, my father's death
and my uncle's suicide. I was close to these three members of my family and their
deaths have affected me greatly.

1 5. Since March, I have been suffering from extreme depression and have been in extreme
2 pain for long periods of time that have made it difficult to meet my daily needs much
3 less concentrate on a long term plan for resolving my financial reorganization efforts.
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5 6. I have spent substantial amount of time resolving issues surrounding my case so my
6 plan can be confirmed and I can remain in a Chapter 13 bankruptcy including, but not
7 limited to: (1) responding to multiple requests from the first lien holder after
8 allegations that I have not made post-petition mortgage payments; (2) obtaining
9 homeowners insurance and resolving issues with the first lien holder regarding my
10 account and the responsibility of the insurance with the first and second lien holder; (3)
11 the substantial delay caused by H&R Block when that company lost the information
12 and original documentation provided for the preparation of the tax returns; and (4)
13 resolving issues with the Internal Revenue Service regarding my actual tax liability
14 based on the filed tax returns.
15
16 7. Since my case was filed, I had to rent my primary residence to increase my income so
17 my Chapter 13 Plan would be affordable. I was not receiving my mail as it appeared
18 my mail was being lost or intercepted. To resolve this issue, I requested my mail be
19 held at general delivery. Unfortunately, due to my disabilities, I have not been able to
20 travel to the general mail delivery to pick up my mail. This has led to my mail being
21 returned to the sender and difficulties in communication regarding my case.
22
23 8. After the last meeting with the trustee, I had a breakdown and was unable to actively
24 participate in my case.
25
26 9. During this same time, I was unable to go to the post office to collect my mail and this
created a delay in my case. This has since been resolved.

1 10. I believe that I have now addressed all issues in the trustee's motion to dismiss and
2 believe that it is in the best interest of my creditors to allow my reorganization efforts
3 to continue.

4 11. I declare under penalty of perjury under the laws of the State of California that the
5 foregoing is true and correct, and that this declaration was executed on October 24, 2011,
6 at Redwood City, California.

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8 Dated: October 24, 2011
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10 /s/ Patricia Mauldin
11 Patricia Mauldin
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